

Fill in this information to identify your case:**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS**

Debtor 1 Robert E. White
 First Name Middle Name Last Name

Debtor 2 Jeanette D. White
 (filing spouse) First Name Middle Name Last Name

Case Number: 16-90148

☐ Check if this modification is filed prior to filing of TRCC.

☐ Check if this modification is filed after TRCC filing but still within Benchmark Fee Period

☒ Check if this modification is filed after Benchmark Fee Period.

List the sections which have been changed by this modification:

2.2, 3.6, part 8

TXEB Local Form 3015-d**MOTION TO MODIFY
CONFIRMED CHAPTER 13 PLAN**

.....Adopted: Dec 2017

TO THE HONORABLE JUDGE OF THIS COURT:

1. This Motion to Modify Previously-Confirmed Chapter 13 Plan (the "Modification Motion") is filed by the:

☒ Debtor;¹ ☐ Chapter 13 Trustee;

☐ Unsecured Claimant:

for the purpose of modifying certain specified provisions of that Chapter 13 Plan which had previously been confirmed for the Debtor on **09/02/2016 [dkt #13]**. Except as modified herein, all provisions of the confirmed Chapter 13 Plan remain in full force and effect.

If this Motion is filed by the Debtor, each Debtor:

☒ certifies that an amended Schedule I and Schedule J have been filed contemporaneously with this motion;

☐ declares, under penalty of perjury, that the information contained in Schedule I and Schedule J, as previously filed with the Court, remains true and correct.

28-DAY NEGATIVE NOTICE – LBR 3015(h):

Your rights may be affected by the plan modifications sought in this pleading. You should read this pleading carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you oppose the relief sought by this pleading, you must file a written objection, explaining the factual and/or legal basis for opposing the relief.

No hearing will be conducted on this Motion unless a written objection is filed with the Clerk of the United States Bankruptcy Court and served upon the party filing this pleading **WITHIN TWENTY-EIGHT (28) DAYS FROM DATE OF SERVICE** shown in the certificate of service unless the Court shortens or extends the time for filing such objection. If no objection is timely served and filed, this pleading shall be deemed to be unopposed, and the Court may enter an order confirming this plan modification. If an objection is filed and served in a timely manner, the court will thereafter set a hearing with appropriate notice. If you fail to appear at the hearing, your objection may be stricken. The Court reserves the right to set a hearing on any matter.

Debtor Robert E. White and Jeanette D. WhiteCase number 16-90148

1 The use of the singular term "Debtor" in this Modification Motion includes both debtors when the case has been initiated by the filing of a joint petition by spouses.

2. This Modification Motion is required *[select all applicable]*:

- ☐ to reconcile the Plan with allowed claims pursuant to the TRCC;
- ☐ to increase the amount of payments required under the Plan;
- ☐ to reduce the amount of payments required under the Plan;
- ☐ to provide for an allowed claim omitted from treatment under the Plan;
- ☐ to extend the time for making payments required under the Plan;
- ☐ to reduce the time for making payments required under the Plan;
- ☒ to surrender collateral pursuant to § 3.6;
- ☐ to cease further plan disbursements to a particular claimant;
- ☐ to cure a delinquency in the plan payments caused by _____,
- ☒ to increase the amount of retained income tax refunds authorized under § 2.4;

Reason: Debtor needs to keep their 2017 Tax Refund to use for unexpected medical expenses

- ☐ to seek approval of an additional award of attorney's fees to the Debtor's attorney;
- ☐ Other: _____
- ☐ to add a nonstandard provision to Part 8 of the Plan *[check box below]*;

3. **Notice to Creditors:** Regarding insertion of new Nonstandard Provision into Debtor's Plan:

Nonstandard provisions as set forth in Part 8.	<input type="checkbox"/> Included	<input type="checkbox"/> Not Included
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4. The specific modifications to the Debtor's Plan are as follows:

- ☒ § 2.2 of the Plan regarding regular plan payments² is **MODIFIED** in the following respects:

Beginning on the 30th day after the Petition Date³ unless the Court orders otherwise, the Debtor will make regular payments to the Trustee in variable amounts throughout the applicable commitment period and for such additional time as may be necessary to make the payments to claimants specified in Parts 3 through 5 of this Plan (the "Plan Term"). The payment schedule shall consist of:

- ☐ **Constant Payments:** The Debtor will pay \$ _____ per month for _____ months.
- ☒ **Variable Payments** The Debtor will pay make variable plan payments throughout the Plan Term. The proposed schedule for such variable payments are set forth in **Exhibit A** to this Order and are incorporated herein for all purposes.

If plan payment amounts are increasing, the Debtor certifies that, with regard to § 2.3 of the Plan,

Debtor Robert E. White and Jeanette D. WhiteCase number 16-90148

- ☐ a Motion for an Amended Wage Withholding Order for the increased payment amount has been filed;
- ☒ an increase of the amount to be transferred to the Trustee by electronic means has been authorized.

² Any reference to § 2.2 of the Plan herein includes any payments designated and confirmed under ¶ 2 of the 2006 version of TXEB Local Form 3015-a.

³ The use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.

☒ **None.** No additional Cure Claims designated for treatment under § 3.2 of the Plan ⁴

☐ **No Remaining Claims.** All claims previously listed as a Cure Claim in § 3.2 of the Plan have been reclassified.

☐ **Revised/Additional Cure Claims.** § 3.2 of the Plan regarding the treatment of Cure Claims is **MODIFIED** in the following respects; provided, however, that to the extent that any Cure Claim added hereto is composed of a post-petition mortgage arrearage, the payment of any such arrearage shall be deferred until such time as the Claimant files an amended proof of claim to quantify the amount of the post-petition arrearage and, in any event, unless the Court specifically orders otherwise, such payment shall be subordinated to the existing payment rights of junior classes under the Debtor's previously-confirmed Chapter 13 Plan:

Claimant	Collateral/Property Description	Debtor's DPO Amount	Cure Claim Amount	Plan Interest Rate	Projected Monthly Payment by Trustee	Projected Total Cure Payment by Trustee
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☒ **None.** No additional 910 Claims designated for treatment under § 3.3 of the Plan. ⁵

☐ **No Remaining Claims.** All claims previously listed as a 910 Claim in § 3.3 of the Plan have been reclassified.

☐ **Revised/Additional 910 Claims.** § 3.3 of the Plan regarding the treatment of 910 Claims is **MODIFIED** in the following respects:

Claimant	Collateral Description	910 Claim Amount	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
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☒ **None.** No additional 506 Claims designated for treatment under § 3.4 of the Plan ⁶

☐ **No Remaining Claims.** All claims previously listed as a 506 Claim in § 3.4 of the Plan have been reclassified.

☐ **Revised/Additional 506 Claims.** § 3.4 of the Plan regarding the treatment of 506 Claims is **MODIFIED** in the following respects:

Claimant	Collateral Description	506 Claim Amount	Collateral Value	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
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⁴ Any reference to § 3.2 of the Plan herein includes any payments designated and confirmed under ¶ 6(B) or ¶ 8 of the 2006 version of TXEB Local Form 3015-a.

⁵ Any reference to § 3.3 of the Plan herein includes any payments designated and confirmed under ¶ 6(A)(ii)(a) of the 2006 version of TXEB Local Form 3015-a.

⁶ Any reference to § 3.4 of the Plan herein includes any payments designated and confirmed under ¶ 6(A)(ii)(b) of the 2006 version of TXEB Local Form 3015-a.

☒ **None.** No additional Direct Claims designated for treatment under § 3.5 of the Plan. ⁷

☐ § 3.5 of the Plan regarding the treatment of Direct Claims is **MODIFIED** in the following respects:

Claimant	Collateral Description	Total Claim Amount on Petition Date	Collateral Value on Petition Date	Contract Interest Rate	Monthly Payment per Contract	Party to Make Payment	Date of Final Monthly Payment
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Debtor Robert E. White and Jeanette D. WhiteCase number 16-90148

☐ **None.** No additional designations for surrender of collateral under § 3.6 of the Plan.⁸

☒ **Additional Surrender of Collateral.** § 3.6 of the Plan regarding the designation of property to be surrendered is **MODIFIED**. The Debtor surrenders to each additional claimant listed below the property that secures that creditor's claim and requests that, upon the granting of this Modification Motion, the automatic stay under § 362(a) be terminated as to the referenced collateral only and any co-debtor stay under § 1301 be terminated in all respects. Pending the consideration of this Modification Motion, the Trustee shall immediately cease any plan distribution to the additional claimant on account of the allowed secured claim for which the surrendered collateral stands as security. The affected claimant shall have **ninety (90) days after the entry of the order granting this Modification Motion** to file an amended proof of claim regarding recovery of any deficiency balance from the Estate resulting from the disposition of the collateral. Any such allowed general unsecured claim will thereafter be treated under § 5.2 of the confirmed plan.

Claimant	Collateral Description	Collateral Location
Ms. Bagley	124 Connel Ferry Rd., Joaquin, TX 75954	

☒ **None.** No additional DSO Claims designated for treatment under § 4.4 of the Plan.⁹

☐ **No Remaining Claims.** All claims previously listed as a DSO Claim in § 4.4 of the Plan have been reclassified.

☐ **Revised/Additional DSO Claims.** § 4.4 of the Plan regarding the treatment of DSO Claims is **MODIFIED** in the following respects:

⁷ Any reference to § 3.5 of the Plan herein includes any payments designated and confirmed under ¶ 12(B) of the 2006 version of TXEB Local Form 3015-a.

⁸ Any reference to § 3.6 of the Plan herein includes any designations for surrender of collateral under ¶ 6(C) of the 2006 version of TXEB Local Form 3015-a. .

⁹ Any reference to § 4.4 of the Plan herein includes any payments designated and confirmed under ¶ 5(A) of the 2006 version of TXEB Local Form 3015-a.

DSO Claimant	Projected DSO Claim Amount	Projected Monthly Payment by Trustee
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☒ **None.** No additional Tax/Other Priority Claims designated for treatment under § 4.6 of the Plan.¹⁰

☐ **No Remaining Claims.** All claims previously listed as a Tax/Other Priority Claim in § 4.6 of the Plan have been reclassified.

☐ **Revised/Additional Tax/Priority Claims.** § 4.6 of the Plan regarding the treatment of Tax/Other Priority Claims is **MODIFIED** in the following respects:

Priority Claimant	Projected Claim Amount	Projected Monthly Payment by Trustee
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☒ **Part 8** of the Plan is **MODIFIED** with the inclusion of the following Special Provision:x.

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Under Bankruptcy Rule 3015(c), nonstandard provisions **must** be set forth below. A nonstandard provision is a provision not otherwise included in the Official TXEB Form or any deviation from it. *Any nonstandard provision set out elsewhere in this Modification Motion is void. Even if set forth below, any nonstandard provision is void **unless the "Included" box is checked in ¶ 3 of this Modification Motion.***

 The Debtor will be allowed to keep their 2017 tax refund to use for medial expenses.

5. **Request for Additional Attorney's Fees (Expiration of Benchmark Fee Period Only):**

LBR In light of the fact that the Benchmark Fee Period under 2016(h) expired prior to the filing of this motion, the Debtor's attorney Robert W. Barron _____ requests an additional award of \$ 600.00 to be paid pursuant to § 4.3 of the confirmed Plan for legal services rendered and for reimbursement of expenses incurred with regard to the preparation and filing of this Modification Motion and other documents pertaining thereto. This award would be in addition to any other fees previously awarded or paid in this case and shall be paid in a manner consistent with § 9.2 of the confirmed Plan.

WHEREFORE, the Movant, as identified in ¶ 1 herein, respectfully prays that the foregoing Modification Motion be granted, that the Debtor's Plan be modified in the manner set forth herein, that, if applicable, any request for additional attorney's fees as set forth in ¶5 be granted, and that such other and further relief be granted in this regard as may be appropriate under the circumstances.

Respectfully submitted,

Barron & Barron, LLP

/s/ Robert W. Barron _____

Barron & Barron, LLP
 24040479
 P.O 1347
 Nederland, Texas 77627

Phone: (409) 727-0073
 Fax: (409) 724-7739

ATTORNEY FOR DEBTOR(S)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE: Robert E. White
Jeanette D. White
Debtor(s)

CASE NO 16-90148

CHAPTER 13

EXHIBIT "B" - VARIABLE PLAN PAYMENTS

PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)

<u>Month / Due Date</u>	<u>Payment</u>	<u>Month / Due Date</u>	<u>Payment</u>	<u>Month / Due Date</u>	<u>Payment</u>
1 06/19/2016	\$433.64	21 02/19/2018	\$433.64	41 10/19/2019	\$600.00
2 07/19/2016	\$433.64	22 03/19/2018	\$433.64	42 11/19/2019	\$600.00
3 08/19/2016	\$433.64	23 04/19/2018	\$600.00	43 12/19/2019	\$600.00
4 09/19/2016	\$433.64	24 05/19/2018	\$600.00	44 01/19/2020	\$600.00
5 10/19/2016	\$433.64	25 06/19/2018	\$600.00	45 02/19/2020	\$600.00
6 11/19/2016	\$433.64	26 07/19/2018	\$600.00	46 03/19/2020	\$600.00
7 12/19/2016	\$433.64	27 08/19/2018	\$600.00	47 04/19/2020	\$600.00
8 01/19/2017	\$433.64	28 09/19/2018	\$600.00	48 05/19/2020	\$600.00
9 02/19/2017	\$433.64	29 10/19/2018	\$600.00	49 06/19/2020	\$600.00
10 03/19/2017	\$433.64	30 11/19/2018	\$600.00	50 07/19/2020	\$600.00
11 04/19/2017	\$433.64	31 12/19/2018	\$600.00	51 08/19/2020	\$600.00
12 05/19/2017	\$433.64	32 01/19/2019	\$600.00	52 09/19/2020	\$600.00
13 06/19/2017	\$433.64	33 02/19/2019	\$600.00	53 10/19/2020	\$600.00
14 07/19/2017	\$433.64	34 03/19/2019	\$600.00	54 11/19/2020	\$600.00
15 08/19/2017	\$433.64	35 04/19/2019	\$600.00	55 12/19/2020	\$600.00
16 09/19/2017	\$433.64	36 05/19/2019	\$600.00	56 01/19/2021	\$600.00
17 10/19/2017	\$433.64	37 06/19/2019	\$600.00	57 02/19/2021	\$600.00
18 11/19/2017	\$433.64	38 07/19/2019	\$600.00	58 03/19/2021	\$600.00
19 12/19/2017	\$433.64	39 08/19/2019	\$600.00	59 04/19/2021	\$600.00
20 01/19/2018	\$433.64	40 09/19/2019	\$600.00	60 05/19/2021	\$600.00

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:

ROBERT E. WHITE
xxx-xx-2603
1130 Woodlawn Dr.
Center, TX 75935

JEANETTE D. WHITE
xxx-xx-6573

DEBTOR

§
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§
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§
§
§

CASE NO.16-90148
CHAPTER 13

CERTIFICATE OF SERVICE

I hereby certify that on March 21, 2018, a true and correct copy of the above and foregoing document shall be served via electronic means, if available, otherwise by regular, first class mail, to the following and the attached mailing matrix. This service complies with Local Rules of Bankruptcy Procedure 9013(e).

Mr. and Ms. Robert E. White
1130 Woodlawn Dr.
Center, TX 75935

John Talton
110 North College Ave., 12th Floor
Tyler, TX 75702

Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601

Jessica Holt
5177 Richmond Avenue, Suite 1230
Houston, TX 77056

Capital One Auto Finance
P.O. Box 201347
Arlington, TX 76006

Capital One Auto Finance
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118

CLEARSPRING LOAN SERVICES, INC.
c/o Jessica Holt
Parkway Office Center, Ste 900
14160 North Dallas Parkway
Dallas, TX 75254

US Trustee
Office of the U.S. Trustee
110 N. College Ave., Suite 300
Tyler, TX 75702

/s/ Robert E. Barron
ROBERT E. BARRON

Label Matrix for local noticing

0540-9

Case 16-90148

Eastern District of Texas

Lufkin

Wed Mar 21 13:53:47 CDT 2018

Atlas Acquisitions LLC

294 Union St.

Hackensack, NJ 07601-4303

Aaron's

415 SW Loop

Carthage, TX 75633

Robert E. Barron

P.O. Box 1347

Nederland, TX 77627-1347

Aaron's

9070 Mansfield Rd.

Shreveport, LA 71118-2608

Barron & Barron, LLP

P.O. Box 1347

Nederland, Texas 77627-1347

CLEARSPRING LOAN SERVICES, INC.

c/o Jessica Holt

Parkway Office Center, Ste 900

14160 North Dallas Parkway

Dallas, TX 75254-4319

Capital One Auto Finance

P.O. Box 201347

Arlington, TX 76006-1347

Capital One Auto Finance

c/o AIS Portfolio Services

4515 N Santa Fe Ave Dept APS

Oklahoma City, OK 73118-7901

Capital One Auto Finance c/o AIS Portfolio S

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

ClearSpring Loan Services

18451 N Dallas Parkway,

Ste 100,

Dallas, TX 75287-5209

Jessica Holt

5177 Richmond Avenue

Suite 1230

Houston, TX 77056-6763

(p)INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

Internal Revenue Service

PO Box 7346

Philadelphia, PA 19101-7346

M Bank

17898 SW McEwan Rd.

Tigard, OR 97224-7217

MBank

17898 SW McEwan Rd.

Ste. 200

Tigard, OR 97224-7217

Mackie, Wolk, Zientz, Man, LPC

14160 N. Dallas Pkwy.

Dallas, TX 75254-4319

Ms. Bagley

372 CR 322

De Berry, TX 75639-3506

Shelby County

200 San Augustine St.

Center, TX 75935-3963

Skopos Financial LLC

500 E John Carpenter Fwy #300

Irving, Tx 75062-3969

Skopus Financial Group

500 E. John Carpenter Frwy.

Irving, TX 75062-3969

Smith's Home Furniture

319 Main St.

Logansport, LA 71049

John Talton.

Plaza Tower

110 N. College Ave, 12 Floor

Tyler, TX 75702-7226

Tempoe, LLC

1750 Elm St., Ste. 1200

Manchester, NH 03104-2907

U.S. Attorney General

Department of Justice

Main Justice Building

10th & Constitution Ave., NW

Washington, DC 20530-0001

US Trustee

Office of the U.S. Trustee

110 N. College Ave.

Suite 300

Tyler, TX 75702-7231

United States Attorney's Office

350 Magnolia Ave., Ste 150

Beaumont, TX 77701-2254

Jeanette D. White

1130 Woodlawn Dr.

Center, TX 75935-3028

Robert E. White

1130 Woodlawn Dr.

Center, TX 75935-3028

Windstream

1720 Galleria Blvd.

Charlotte, NC 28270-2408

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Atlas Acquisitions LLC	(u)VISIO FINANCIAL SERVICES, INC	End of Label Matrix	
294 Union St.		Mailable recipients	30
Hackensack, NJ 07601-4303		Bypassed recipients	2
		Total	32